

PTO/SB/17 (10-07)

Approved for use through 08/30/2010. OMB 0831-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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FEE TRANSMITTAL For FY 2008		Complete if Known	
Effective on 12/08/2004, Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).		Application Number	09/391,335
		Filing Date	SEPTEMBER 7, 1999
		First Named Inventor	RAYMOND A. JOAO
		Examiner Name	C. GILLIGAN
		Art Unit	3626
		Attorney Docket No.	RJ026
Applicant claims small entity status. See 37 CFR 1.27			
TOTAL AMOUNT OF PAYMENT	(\$ 720.00		

METHOD OF PAYMENT (check all that apply)

☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____

☐ Deposit Account Deposit Account Number: _____ Deposit Account Name: _____

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee

☐ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☐ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	310	155	510	255	210	105	
Design	210	105	100	50	130	65	
Plant	210	105	310	155	160	80	
Reissue	310	155	510	255	620	310	
Provisional	210	105	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Fee (\$)	Small Entity Fee (\$)
Each claim over 20 (including Reissues)	50	25
Each independent claim over 3 (including Reissues)	210	105
Multiple dependent claims	370	185

Total Claims **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$260 (\$130 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

4. OTHER FEE(S)

	Fees Paid (\$)
Non-English Specification, \$130 fee (no small entity discount)	
Other (e.g., late filing surcharge): ISSUE FEE	\$720.00

SUBMITTED BY		Registration No.	Telephone
Signature		35,907	914-969-2992
Name (Print/Type)	RAYMOND A. JOAO	(Attorney/Agent)	Date 10/9/07

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



RAYMOND A. JOAO, ESQ.
122 BELLEVUE PLACE
YONKERS, NEW YORK 10703
(914) 969-2992

FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: October 9, 2007

Fax No.: 571-273-2885

No. Pages: 13 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent
Application Serial No. 09/391,335

To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.


Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Raymond A. Joao".

Raymond A. Joao
Reg. No. 35,907



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on October 9, 2007.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626
ALLOWED : OCTOBER 5, 2007
CONFIRMATION NO.: 8453

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;



2. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g);
3. Credit Card Payment Form for \$720.00 for payment of the Issue Fee;
4. Fee Transmittal Sheet (in duplicate) for the payment of the Issue Fee; and
5. COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE.

As noted above, Applicant submits herewith ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$720.00 for payment of the Issue Fee for the above-identified application. A Fee Transmittal Sheet (in duplicate), for the payment of the Issue Fee, is also submitted herewith.

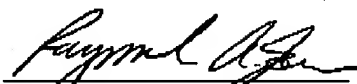
Applicant respectfully requests that the above-identified payment of \$720.00 be applied towards payment of the Issue Fee in the above-identified application.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant also submits herewith a COMMENTS ON
STATEMENT OF REASONS FOR ALLOWANCE for entry into the above-
identified application.

Applicant respectfully requests that the above-
identified papers and the payment of the Issue Fee be entered
into the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

October 9, 2007

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992




This Comments On Statement Of Reasons For Allowance is respectfully requested.

Applicant respectfully submits that the allowed Claims are Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823.

Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, the present invention, as defined by each of the allowed Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823.

Entry of this COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE is respectfully requested.

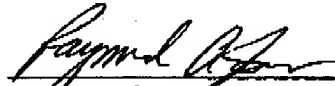
Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

October 9, 2007



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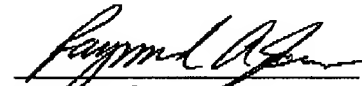
COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

This is a Comments On Statement Of Reasons For
Allowance in the above-identified application. Entry of

identified application.

Respectfully Submitted,



Raymond A. Joao

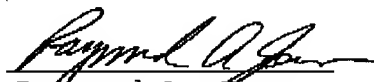
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October 9, 2007

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
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STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR
PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g)

Sir:

Applicant is a Small Entity and, therefore, Small
Entity Status is entitled to be asserted for the above-